

<i>SERFF Tracking Number:</i>	<i>UNUM-127136448</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Unum Life Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>48693</i>
<i>Company Tracking Number:</i>	<i>MK-2699</i>		
<i>TOI:</i>	<i>LTC03G Group Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03G.001 Qualified</i>
<i>Product Name:</i>	<i>Group Long Term Care</i>		
<i>Project Name/Number:</i>	<i>MK-2699/MK-2699</i>		

## Filing at a Glance

Company: Unum Life Insurance Company of America

Product Name: Group Long Term Care

SERFF Tr Num: UNUM-127136448 State: Arkansas

TOI: LTC03G Group Long Term Care

SERFF Status: Closed-Filed-Closed

State Tr Num: 48693

Sub-TOI: LTC03G.001 Qualified

Co Tr Num: MK-2699

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Harris Shearer, Stephanie Fowler

Authors: Jay Burt, Stephanie Coffin, Disposition Date: 05/24/2011

Lisa Hanson, Karen Sabasteanski,

Jason Sirois, Shawna Weitz

Date Submitted: 05/05/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: MK-2699

Status of Filing in Domicile: Not Filed

Project Number: MK-2699

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Employer

Overall Rate Impact:

Filing Status Changed: 05/24/2011

State Status Changed: 05/24/2011

Deemer Date:

Created By: Jay Burt

Submitted By: Lisa Hanson

Corresponding Filing Tracking Number:

Filing Description:

The enclosed is a Group Long Term Care Employer Flyer. This flyer describes Group Long Term plan features and will be shared with plan administrators and benefit plan decisions makers.

## Company and Contact

### Filing Contact Information

Jay Burt, Contract Consultant

jkbur@unum.com

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 TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified  
 Product Name: Group Long Term Care  
 Project Name/Number: MK-2699/MK-2699

2211 Congress Street 207-575-5738 [Phone]  
 Portland, ME 04122 423-209-3499 [FAX]

#### Filing Company Information

Unum Life Insurance Company of America	CoCode: 62235	State of Domicile: Maine
2211 Congress Street	Group Code: 416	Company Type: L&H
Portland, ME 04122	Group Name:	State ID Number:
(207) 575-2211 ext. [Phone]	FEIN Number: 01-0278678	

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#### Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? Yes  
 Fee Explanation: Maine only charges \$20.00 per advertisement, Arkansas charges \$50.00.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Unum Life Insurance Company of America	\$50.00	05/05/2011	47295107

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed-Closed	Stephanie Fowler	05/24/2011	05/24/2011

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## Disposition

Disposition Date: 05/24/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Filing Cover Letter	Filed-Closed	Yes
<b>Form</b>	Invitation to Inquire	Filed-Closed	Yes

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## Form Schedule

Lead Form Number: MK-2699

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
<div>Status</div> <div>Filed-Closed</div> <div>05/24/2011</div>	MK-2699	Advertising Invitation to Inquire	Initial			MK-2699.pdf

# The need for group long term care insurance



The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance producer or insurance company.

**Unum is the provider of choice for 77% of employers who offer long term care insurance.<sup>1</sup>**



**Health insurance doesn't cover it. Retirement savings can be devastated by it. And Medicaid doesn't help you pay for long term care until you've virtually spent down all your assets.**

## A smart choice for employers

Offering your workforce long term care coverage from Unum can provide the financial protection your employees need and value — and may not be able to purchase on their own.

- Provides a competitive edge to help attract and keep critical talent
- Is considered an essential part of retirement planning by financial advisors
- Offers tax advantages under current law<sup>2</sup>
- Includes LTC Connect<sup>®3</sup> to provide employee caregivers with referral and resource services that may help them stay more focused and productive while at work

## A valuable benefit for your employees

Long term care insurance can give your employees the freedom to choose where they receive care. And private long term care insurance provides protection and options not available through these other sources:

- Medicare only provides a benefit for short-term recovery from an illness or injury.
- Medicaid requires that an individual virtually deplete their assets before receiving benefits, and often dictates where the individual can receive care.
- Traditional medical insurance does not provide any funding for long term care needs.

<sup>1</sup> LIMRA 2009 U.S. Group Long-Term Care Insurance, 2009 New Business and In Force, 2010 (inforce cases).

<sup>2</sup> Rules and Regulations, Department of Treasury, Internal Revenue Service, 26 CFR Part 1 RIN 1545-AV56, Qualified Long Term Care insurance Contracts, December 1996, last updated November 2004; Health Insurance Portability and Accountability Act of 1996 (Public Law 104-191, 110 Stat. 1936, 2054 and 2063 (HIPAA) added section 7702B to the Internal Revenue Code of 1986 (the Code).

<sup>3</sup> LTC Connect<sup>®</sup> is provided by Life Plans, Inc. and is available with select Unum Long Term Care insurance offerings. LTC Connect<sup>®</sup> is not a guaranteed service and may be discontinued at any time. Discounts may vary. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The service is not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

## Broker Logo

Contact your broker or Unum representative to see how Unum long term care insurance can help your business and your workforce.

## Plan designs that reflect the importance of choice

Unum offers a variety of options so you can select the plan that best meets the needs of your employees and your business:

Flexible plan types	Indemnity and reimbursement plans are available to meet the needs of varying employer benefit programs. Several funding options are available.
Guarantee issue coverage	Guarantee issue coverage is available to your eligible employees.
Family coverage available*	Employees' spouses and immediate family members can purchase coverage at group rates (medical underwriting required).
Home care options	Care provided by a family member or friend (Total Home Care) or care provided by a licensed medical professional (Professional Home and Community Care) is available for those on claim who prefer to receive LTC in their homes.
Other plan features and choices	<ul style="list-style-type: none"><li>• Inflation options</li><li>• Accelerated payment options</li><li>• Restoration of benefits</li><li>• International care benefit</li><li>• Bed reservation and respite care benefits</li><li>• Portability</li><li>• Caregiver support and resources</li></ul>

*\*Children and siblings are not eligible for coverage in New York.*

Underwritten by Unum Life Insurance Company of America, 2211 Congress Street Portland, Maine 04122

In New York, underwritten by First Unum Life Insurance Company, 666 Third Avenue, Suite 301 New York, New York 10017

[unum.com](http://unum.com)

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form(s) GLTC04, RGLTC04; in New York refer to Policy Series GLTC04, RGLTC04 or call your Unum or First Unum representative.

In Texas: A senior insurance counseling program is provided by the Area Agency on Aging under the authority of the Texas Health and Human Services Commission: Health Information Counseling and Advocacy Program (HICAP), 701 W. 51st W-352, Austin, Texas, 78751, 800-252-9240.

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## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status</b>
			<b>Date:</b>
<b>Satisfied - Item:</b>	Filing Cover Letter	Filed-Closed	05/24/2011
<b>Comments:</b>			
<b>Attachment:</b>			
AR Filing Cover Letter.pdf			



2211 Congress Street  
Portland, ME 04122  
207 575 2211  
www.unum.com

May 6, 2011

Arkansas Department of Insurance  
Compliance and Health Section  
1200 West Third Street  
Little Rock, AR 72201

Re: Unum Life Insurance Company of America, NAIC #565-62235  
FEIN # 01-0278678  
Group Long Term Care Advertising  
Form Numbers: MK-2699 GLTC Employer Flyer

Dear Commissioner:

The enclosed Group Long Term Care Employer Flyer is an Invitation to Inquire and is being submitted for your review and approval. This form is intended for presentation and description of Unum's Group Long Term Care to Employer Group Plan Administrators, Benefit Professionals and benefits decision makers.

This Employer Flyer, Form #MK-2699, is new and is designed to be used with Unum's Group Long Term Care products, GLTC04 and RGLTC04, marketed by Unum's subsidiary Unum Life Insurance Company of America. Policy forms GLTC04 and RGLTC04 were approved by your department on June 1, 2004.

Should revisions be made to this material, we will re-file for approval with your department.

Thank you for your attention to this filing. If you should have any questions, please feel free to write or contact me at 1-800-974-2266 x76205, via fax at 774-437-6005 or email LHanson@unum.com.

Sincerely,

A handwritten signature in black ink that reads "Lisa M. Hanson". The signature is written in a cursive, flowing style.

Lisa M. Hanson  
Contract Consultant  
Contract Compliance & Filing